

United States Bankruptcy Court
Southern District of Mississippi

In re:
Jennifer Rebecca Lambert
Brent Deray Lambert
Debtors

Case No. 25-50502-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jul 16, 2025

User: mssbad
Form ID: 318

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Jennifer Rebecca Lambert, Brent Deray Lambert, 812 Pecan Grove Road, Ellisville, MS 39437-4232
cr	+ 1st Franklin Financial, 2001 Hwy 15 N., Ste. A, Laurel, MS 39440-1820
5495668	+ 1st Franklin, 2001 Highway 15 N, Laurel, MS 39440-1838
5495670	+ Air Gas, PO Box 734672, Dallas, TX 75373-4672
5495672	+ Brady Industries, 7055 Lindell Rd, Las Vegas, NV 89118-4703
5495677	+ City Properties LLC, 2139 Hwy 15, Laurel, MS 39440-1830
5495678	Coastal Community Bank, 415 Evergreen way, Everett, WA 98203
5495682	+ Cozzini Bros, 8430 W Bryn Mawr Ave, Chicago, IL 60631-3497
5495683	+ Dickeys BBQ, 4514 Cole Ave, Dallas, TX 75205-4197
5495684	+ Eco South, Po Box 91568, Mobile, AL 36691-1568
5495686	+ Holifield Restaurant, 107 N 14th Ave, Laurel, MS 39440-4113
5495687	+ J&J Produce, 105 Frederick St, Hattiesburg, MS 39401-2457
5495688	+ Jones County Tax, P.O. Box 511, Laurel, MS 39441-0511
5495691	+ MS Power, 420 West Pine St, Hattiesburg, MS 39401-3830
5495692	+ Ops Plus, Po Box 3020, Jackson, MS 39207-3020
5495693	+ PYE Baker, 2102 Sandy Ln, Laurel, MS 39443-9087
5495695	+ Roadrunner Account, Attn: Bankruptcy, 5525 N Macarthur Blv, Ste 660, Irving, TX 75038-2671
5495701	+ Tom's Commercial A/C, 3 Ten Acres Rd, Laurel, MS 39443-0982

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDAHENDERSON.COM	Jul 16 2025 23:30:00	Derek A Henderson T1, 1765-A Lelia Drive, Suite 103, Jackson, MS 39216-4820
cr	+ Email/PDF: bncnotices@becket-lee.com	Jul 16 2025 19:40:09	American Express National Bank, 115 West Towne Ridge Parkway, Sandy, UT 84070-5511
cr	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jul 16 2025 19:31:00	HARLEY-DAVIDSON CREDIT CORP, 14841 Dallas Parkway Suite 350, Dallas, TX 75254-7685
5495669	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 16 2025 19:40:08	Affirm, Inc., Attn: Bankruptcy, 650 California St, San Francisco, CA 94108-2716
5495671	+ Email/PDF: bncnotices@becket-lee.com	Jul 16 2025 19:40:03	Amex, Po Box 981535, El Paso, TX 79998-1535
5495675	Email/Text: Credit&CollectionsBankruptcy@centerpointenergy.com	Jul 16 2025 19:32:00	CenterPoint Energy, P.O. Box 1700, Houston, TX 77251
5495673	+ EDI: CAPITALONE.COM	Jul 16 2025 23:30:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5495674	^ MEBN	Jul 16 2025 19:31:45	Ccb/onepro, Po Box 513717, Los Angeles, CA 90051-3717
5495676	+ EDI: CITICORP	Jul 16 2025 23:30:00	Citibank, Po Box 790040, St Louis, MO

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5495679	+ EDI: COMCASTCBLCENT	Jul 16 2025 23:30:00	63179-0040 Comcast, P.O. Box 1931, Burlingame, CA 94011-1931
5495680	+ EDI: WFNNB.COM	Jul 16 2025 23:30:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5495681	+ Email/Text: jill.johnson@communitybank.net	Jul 16 2025 19:32:00	Community Bank, Attn: Bankruptcy, 1905 Community Bank, Flowood, MS 39232-1220
5495685	+ Email/Text: bankruptcy.notices@hdfsi.com	Jul 16 2025 19:32:00	Harley Davidson, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
5495690	EDI: MSDOR	Jul 16 2025 23:30:00	MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808
5495689	+ Email/Text: bankruptcy@marinerfinance.com	Jul 16 2025 19:31:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
5495694	Email/Text: bankruptcy@republicfinance.com	Jul 16 2025 19:32:00	Republic Finance, 1600 Hwy 15 N, Ste 300, Laurel, MS 39440
5495699	+ EDI: SYNC	Jul 16 2025 23:30:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5495697	+ EDI: SYNC	Jul 16 2025 23:30:00	Synchrony Bank, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
5495696	+ EDI: SYNC	Jul 16 2025 23:30:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
5495700	^ MEBN	Jul 16 2025 19:31:32	Sysco, 1390 Enclave Pkwy, Houston, TX 77077-2099
5495702	+ Email/Text: bankruptcyecf.shared@usfoods.com	Jul 16 2025 19:32:00	US Foods, 3682 Collections Ct, Chicago, IL 60693-0036
5495703	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 16 2025 19:53:25	Wells Fargo, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Bank of Mississippi
cr	*+	1st Franklin Financial Corp., 2001 Hwy 15 N. Ste A, Laurel, MS 39440-1820
5495698	*+	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2025

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2025 at the address(es) listed below:

Name	Email Address
Derek A Henderson T1	trustee@derekhendersonlaw.com dhenderson@ecf.axosfs.com;denise@derekhendersonlaw.com
Jeff D. Rawlings	on behalf of Creditor Community Bank of Mississippi Notices@rawlingsmacinnis.net Judy@rawlingsmacinnis.net
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Brent Deray Lambert trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Jennifer Rebecca Lambert trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 Jennifer Rebecca Lambert

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9178**

EIN --_-----

Debtor 2 Brent Deray Lambert

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8917**

EIN --_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-50502-KMS****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:**Jennifer Rebecca Lambert**

aka Jennifer R Lambert, aka Jennifer Rebbbecca Lambert

Brent Deray Lambert

aka Brent D Lambert

Dated: 7/16/25**By the court:** /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.